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November 20, 2000

Lori Eldridge
Fair, Isaac and Company, Inc.
120 North Redwood Drive
San Rafael, CA 94903-1996

FILE

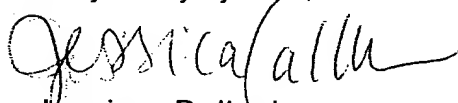
Re: Novelty Search for PLANET TREE VIEW
Our File: ISAA0013

Dear Lori:

Per your request, enclosed is U.S. Patent No. 5,991,192 that was not included with the search results. We apologize for the inconvenience.

Please let me know if you have any questions or need further information.

Very truly yours,



Jessica Pallach
Patent Administrator

/jlp

Enclosures